### Department of Social and Health Services

## Olympia, Washington

#### **EAZ Manual**

Revision # 1012

Category Income – Effect of Income on Eligibility and Benefit Level

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## **Summary**

WAC 388-450-0200 Will the medical expenses of elderly persons or individuals disabilities in my assistance unit be used as an income deduction for Basic Food?

Updated Clarifying Information #11 Health Care Premiums to address Part B Medicare deductions. See below for edited text:

# 11. Health insurance premiums:

- 1. We do notdon't allow the cost of third party health and accident insurance when the insurance benefit:
  - 1. Is payable in a lump sum payment upon death or dismemberment;
  - 2. Covers mortgage or loan payments upon death or disability; or
  - 3. Will be reimbursed.

2. We allow the cost of Medicare premiums as a deduction:

#### **NOTE:**

It takes 1—2 months from when Medicare Savings benefits are approved for the state to start paying the premium. We **can't** make recipient persons tell when the buy in starts, but we must end the deduction when we start to pay the premium.

- 1. When the person is responsible to pay the premium; and
- 2. Incurs an out of pocket expense for the premium; and
- 1.3. The premium is not reimbursable.
- 2. For the period of time between approval of Medicare Savings benefits and the start of the buy-in. For information on buy-in, see Medicare Savings Program.

#### **EXAMPLE:**

Daryl applies for Basic Food and Medicare Savings Program on April 25. Worker approves Basic Food for April. Medicare Savings Program is approved starting May 1. Daryl is eligible to use his Part B premium amount as a Basic Food deduction for April only.